

Buying A Home

- Before your home search begins, create a list of home features and attributes that you are looking for.
- If you are considering a home with Property Tax Special Assessments, have your Loan Professional re-analyze your qualifications to ensure you are approved for the higher monthly payment.
- Read the contract and do not sign anything you do not understand. If English is your second language, request an interpreter.
- Get all agreements in writing. Hand shakes don't count!
- Create a home buyer calendar with your real estate agent, making note of important dates such as:
 - Appraisal Inspection
 - Pest/Home Inspection
 - Loan Document Signing
 - Closing Date
- Make an effort to be present at the appraisal, pest, and home inspections.
- Don't wait until the last minute to research insurance. Common insurance types are fire, flood, and earthquake.
- Visit the offices of the City that you plan on moving to. Investigate the neighborhood, and learn about Community Services.
- Learn more about your community at www.meganslaw.ca.gov